

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

In re:

JANIS RILEY ALLEN

Debtor(s)

Case No. A19-50625-JWC

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**STANDING CHAPTER 13 TRUSTEE'S FINAL REPORT AND ACCOUNT**

Nancy Whaley, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/13/2019.
- 2) The plan was confirmed on 05/14/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/18/2019.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$81,487.08.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$17,903.99
Less amount refunded to debtor	\$1,728.56

**NET RECEIPTS:** **\$16,175.43**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,006.03
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,506.03**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVC. dba	Unsecured	NA	684.77	684.77	0.00	0.00
AMERICREDIT FINANCIAL SVC. dba	Secured	15,455.00	11,750.00	11,750.00	7,675.28	199.24
CAPITAL ONE BANK (USA), N.A. B'	Unsecured	851.00	851.78	851.78	0.00	0.00
CVI SGP ACQUISITION TRUST	Unsecured	NA	666.29	666.29	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LL	Unsecured	537.00	537.89	537.89	0.00	0.00
MARINER FINANCE, LLC	Unsecured	4,197.00	4,197.93	4,197.93	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B	Secured	5,277.05	5,277.05	5,277.05	2,794.88	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	700.00	971.07	971.07	0.00	0.00
PREMIER BANKCARD, LLC	Unsecured	549.00	549.15	549.15	0.00	0.00
STACY'S STORAGE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	596.00	NA	NA	0.00	0.00
ALPHA RECOVERY CORP	Unsecured	537.89	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	214.00	NA	NA	0.00	0.00
BIG PICTURE	Unsecured	1,129.74	NA	NA	0.00	0.00
PEACHTREE IMMEDIATE CARE	Unsecured	200.00	NA	NA	0.00	0.00
TRUE ACCORD	Unsecured	666.29	NA	NA	0.00	0.00
TITLEMAX	Secured	10,827.92	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,277.05	\$2,794.88	\$0.00
Debt Secured by Vehicle	\$11,750.00	\$7,675.28	\$199.24
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,027.05</b>	<b>\$10,470.16</b>	<b>\$199.24</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,458.88</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$5,506.03</u>
Disbursements to Creditors	<u>\$10,669.40</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$16,175.43</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/12/2019

By: /s/ Nancy Whaley

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF SERVICE**

Case No. A19-50625-JWC

This is to certify that I have this day served the following with a copy of the foregoing Trustee's Final Report by depositing in the United States mail a copy of same in a properly addressed envelope with adequate postage thereon.

**Debtor(s):**

JANIS RILEY ALLEN  
5044 LAUREL SPRINGS WAY SE  
SMYRNA, GA 30082

**Attorney for the Debtor(s):**

KARMEL S. DAVIS & ASSOCIATES  
P.O. BOX 5736  
DOUGLASVILLE, GA 30154

This the 12th day of November, 2019.

/s/ \_\_\_\_\_  
Nancy J. Whaley  
Standing Chapter 13 Trustee  
State Bar No. 377941  
303 Peachtree Center Avenue, NE  
Suite 120  
Atlanta, GA 30303  
678-992-1201